



Allen D. Cruickshank

TINY — BUT TOUGH

The hummingbird, a born American, will battle anything from a beetle to an eagle

THE aviator who listens to the singing wings of a hummingbird must envy the little sprite. The bird can hover in one position, move up or down, backward or sideways on wings that beat, without tiring, at from fifty-five to seventy-five times a second. It darts off at any angle in a burst of dazzling speed, braking itself in an instant, assured always of a happy landing.

Hummingbirds are peculiar treasures of the New World, found only in the Western Hemisphere; delicate and lovely, they will when the occasion demands give battle to anything from a beetle to an eagle.

Of the twelve hummingbirds native or migrant to the United States, eleven are found exclusively in the West. Here is the most beautiful of all the hummers — Costa's hummingbird, as well as the rufous hummingbird, so gaudy that it appears among your flowers as a dart of flame. The calliope is the smallest of the hummingbirds, and the hummingbirds are the smallest birds to visit the North American continent. This busy mid-gut, migrating from Mexico to British Columbia along our west coast, is primarily a mountaineer. So tiny is this bird that ten of them would require only a three-cent postage stamp to travel by first-class mail.

Mile-a-Minute Speedster

THE one hummer that visits the eastern two-thirds of the United States is the ruby-throated hummingbird, probably the best-known of all the hummers. He comes to us on gossamer wings that are fashioned from the morning mist, braving in a single nonstop flight six hundred miles of open sea. He has been accurately clocked at nearly sixty miles an hour and can doubtless fly even faster than this.

His back is burnished green, and he wears a glowing scarf at his throat that seems to fluff and take on added brilliance during courtship. His lady's throat is white. He pauses before your most brilliant flower, poised in midair like a spirit bird, while his needle-sharp bill probes your blossom for its nectar and for the small insects that the blossom has attracted. Contrary to common belief, more than fifty per cent of the ruby-throat's food consists of these small insects.

Never doubt, however, that his appetite is concerned with sweets. You may attract him with artificial flowers of gorgeous hue — preferably

red against green foliage — in the center of which you place a phial of sweetened water.

Come spring, and the ruby-throats in small groups of twos and threes begin their journeys from winter homes in Florida, Mexico, Central and South America. They fly but a few feet above sea or land. The males arrive first. Selecting a vantage point well above the ground, the gentleman perches on some dead limb to watch for the coming of his lady.

When she arrives he pays court by

swooping at her in the arc of a great pendulum, up and down, down and up. Sometimes the lady will take part in this courtship flight, in which case they face each other and move either sideways or up and down, like vivid shuttles on a loom.

The gentleman is a free-lance who takes no interest in building the nest, brooding the eggs or rearing the young, domestic affairs being beneath the dignity of such a doughty little warrior. The nest itself is a thing of beauty, fashioned from plant down, held together with spider webs, saddled and glued to a sloping limb near or over water. It is covered with lichens and looks like a small knot on the limb, being extremely difficult to see. It is as soft and warm as a baby's crib, and the lady is never quite pleased with it, continuing her building after the two tiny eggs are laid and often after the young birds are hatched. The eggs are dull-white, scarcely larger than a pea.

The young are born naked, blind and helpless, but within ten days they are as large as their parents. Hummers are nervous and intolerant of other birds. So fast that a hawk cannot catch them, they have no natural enemies. The perils of migration and unseasonable frost are the dangers that the ruby-throats face, although rarely one may be caught and held in a spider's web.

The largest of the hummingbirds to visit this country is Rivoli's hummingbird, who limits his stay in the United States to the mountain regions of Arizona and New Mexico.

— ELMER RANSOM

Business day or dancing night —guard charm with MUM!

Quick,
convenient Mum
every day
prevents
underarm odor



THESE are the dangerous days—*dangerous for charm*. Yes, danger of underarm odor, danger of offense every summer day—every summer date. That's why smart girls use Mum every day—after every bath. Remember a bath only takes care of *past* perspiration but Mum prevents odor *to come*.

QUICK—Smooth, creamy Mum takes only 30 seconds—a quick dab

under each arm and charm is safe for hours.

SURE—Without stopping perspiration, Mum prevents underarm odor—keeps your charm safe!

SAFE—The American Institute of Laundering Seal tells you Mum won't harm fabrics. Safe to use even after underarm shaving.

• Avoid worry and embarrassment—Use Mum on Sanitary Napkins, too.

GET MUM TODAY!

TAKES THE ODOR OUT OF PERSPIRATION

We, too, are great believers in turning over stones

ONCE when Euripides, the Greek tragic dramatist, was asked what was the best way to hunt for buried treasure, he replied: "Leave no stone unturned!"

We try to follow this wise advice in our search for safe, sound investments. When Metropolitan invests in first mortgages on real estate, it tries to "leave no stone unturned" in its efforts to learn all there is to know about the property to be mortgaged.



The neighborhood is studied

Applications for loans on city real estate come to Metropolitan from real estate owners and their agents or brokers, as well as from the Company's 73 active loan correspondents, and many sub-correspondents, in all parts of the United States.

Metropolitan must determine the suitability of the property, the physical condition of its improvements, the character and future of the neighborhood, its transportation facilities, and the reputation and financial responsibility of the owner.

In the case of a private home or apartment house, Metropolitan also wants to know about the nearness of schools and shopping districts.



Transportation facilities are analyzed

If the property is a business building, its location must be suitable to the nature of the business to which the building is devoted. The integrity and efficiency of the management must be taken into account. Details of architecture and construction and the condition of the property are checked by Metropolitan's own staff to make sure it will attract tenants at adequate rentals.

Before any mortgage loan is made, on any type of property, it must meet the requirements of the Company's investment policies, and be recommended by Metropolitan's investment men. Their recommendations must then be approved by the Real



Details of construction are checked

Estate Committee of Metropolitan's Board of Directors.

Life insurance funds invested in first mortgages on real estate are helping business to carry on or expand, and people to



Location of schools is important

own their own homes. At the same time, these funds earn interest that helps reduce the cost of your life insurance.

HOW COME

BBUDGET comes from the old French *bougette* — meaning a wallet.

CCANTALOUPE is named after its birthplace, Cantalupo, Italy.

BBLIMP is a combination of B-limp — the "limp" being the name the English gave nonrigid airships and "B", specifying a particular type.

SSING SING is derived, appropriately, from the Indian words for a stony place.

PPOCAHONTAS was a nickname, given by her father — her real name being Matoaka. — R. W. DAWSON

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This is Number 37 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. Copies of preceding advertisements in this series will be mailed upon request.

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(A MUTUAL COMPANY)

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Leroy A. Lincoln, PRESIDENT

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